

# FREQUENTLY ASKED QUESTIONS ABOUT THE SYSTEM UPGRADE

## General Questions

<b>Why is Noble upgrading its technology?</b>	We're upgrading to provide you with a more reliable and streamlined banking experience. This new system lays the foundation for future enhancements - giving you better tools, faster service, and more control over your finances.
<b>When is the system upgrade taking place?</b>	<p>It will take place Thursday, July 31 and through Sunday, August 3. During this time:</p> <p>Online and mobile banking will be unavailable beginning July 31 at 3 p.m.</p> <p>Branches and the Contact Center will be closed Friday through Sunday (Aug 1 - 3) and will reopen Monday, August 4 at 9 a.m.</p>
<b>Will I have access to my funds during the system upgrade?</b>	Yes. ATMs, debit cards, and credit cards will work. Cash can be retrieved at an ATM or at a retailer as cash back.
<b>Will my account information be safe and secure during the system upgrade?</b>	Yes, the safety and security of your information and accounts remains our top priority. In addition, the NCUA share insurance will remain intact before, during, and after the upgrade.
<b>What if I currently share my digital banking login credentials?</b>	We recommend that anyone you share access with sets up their own login and that you change your password. After the upgrade, all accounts where you're the Primary member will appear under your login - so continuing to share it means others will see your full relationship with Noble. Separate logins help keep your information private and secure.
<b>During the system upgrade will there be any interruptions to debit, ACH, or automatic withdrawals or deposits?</b>	Yes. All electronic transactions and scheduled transfers - whether incoming or outgoing - scheduled during the system upgrade (starting at 3 p.m. on July 31) will not process or post until Monday, August 4. We encourage you to schedule any transfers (this includes bill payments) to occur before or after the system upgrade.
<b>Will any of the following change: debit, credit, ATM cards, checks, or routing number?</b>	No.

Will my account numbers change?	<p><b>Your membership number will stay the same.</b> However, your new account numbers will start with the individual account number (savings, auto loans, etc.), followed by a series of zeros, then your existing membership number.</p> <p><b>For example:</b>  Savings: 1 + zeros + 1234 1000001234  Auto loan: 142 + zeros + 1234 1420001234</p>
Will my membership number change?	<p>If you have one membership number, the number will not change. If you have more than one you are the Primary member on, all of the accounts in each of the memberships will be consolidated; the lowest membership number will prevail.</p> <p>For example, if you have membership number 1234 and 5678, member number 5678 will be consolidated into 1234, the prevailing membership number.</p>
I have multiple memberships that I am the Primary member on. With all of my memberships being combined, what will that look like in online and mobile banking?	<p>All of the memberships will be consolidated under a single membership.</p> <p>Your online banking experience will remain familiar, and your accounts will be clearly organized, so you can manage your finances in one convenient place. This streamlined view is part of our effort to improve your digital banking experience.</p>
Will I need to update my digital banking password or username (credentials)?	No. However, if you have multiple memberships that you are the Primary member, you will need to use the login credentials for the prevailing membership (as noted above).
If I'm the joint on a membership, will I be able to use the same login information to access the account?	As the joint on a membership, we encourage you to create your own username and password to ensure the Primary member's information remains private and secure. You will be receiving a new member number that you will use to create your own username and password.
Will my automatic transfers or payments remain or will I need to set them up again?	<p>It depends on which memberships the transfers are coming from and going to, as well as how they are being made. With some members holding multiple memberships, many of which are being consolidated, there is no one-size-fits-all answer.</p> <p>We recommend reviewing any scheduled transfers or payments after the system upgrade to ensure everything is set up properly.</p>
Will I need to notify the companies I have automatic transfers or direct deposit set up with?	No. In addition, all allocations set up from your paycheck will process as normal.
Will my loan payment due dates change?	No.
Will all overdraft protections continue?	Yes.
Will my account history transfer over and be available after the upgrade?	Yes.

Will I need to update the member number(s) for the people I've set up recurring transfers to?	No.
Will I need to update member numbers for person-to-person transfer programs like Zelle, Venmo?	If you've linked your Noble checking account to your transfer programs using the prevailing membership number, no update is needed. These links should continue to work, but it is a good idea to test with a small transfer to make sure everything is functioning correctly.
Can I rename or create a nickname for my accounts?	Yes. This can be done in online banking, click on MySettings, then Rename & Hide Accounts; in mobile banking go to Settings, then click on Account Preferences.
Will there be new fees as a result of the system upgrade?	No.
Is this upgrade the result of Noble being bought out or merged with another financial institution?	No. We are upgrading the system that powers your banking experience. This technology manages your accounts, processes payments, and supports everything we do to serve you each day.
Do I need to be concerned about my paycheck being deposited?	Members with direct deposit will see their paychecks post to their accounts on Thursday, July 31 as normal.

## Prepare for the System Upgrade

What do I need to do to prepare for the upgrade?	<p>Most members won't need to take any action - your accounts and cards will carry over automatically. But to make the transition smooth, here's how you can prepare:</p> <ul style="list-style-type: none"> <li>• Make sure your contact information is up to date. This can be done in online banking or by calling us.</li> <li>• Download any statements you may need before August 1, so you have all of your membership numbers handy.</li> <li>• Reschedule any automatic bill payments or transfers to occur before Thursday, July 31 at 3 p.m. or after Sunday, August 3 - these services will pause during the system upgrade.</li> <li>• Plan ahead for downtime (August 1-3): online and mobile banking access, balance visibility, and transaction posting will be temporarily unavailable.</li> </ul>
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## Here's how you can stay up to date:

- **Ensure we have your current email** — Update it in Online Banking or the mobile app under "My Settings" to receive important updates.
- **Bookmark our information page** — Scan the QR code or visit [noblecu.com/upgrade](https://noblecu.com/upgrade) to learn more about Noble Forward and find the latest details in one convenient location.